

# 1982 Credit & Financial Management Index: volume 84

ISSUE PAGE			ISSUE PAGE			ISSUE PAGE		
<b>COLUMNS</b>						<b>MODERNIZING THE OFFICE</b>		
<b>BUSINESS IN PRINT</b>								
<i>A Guideline for Fraud Auditing</i> , by Jack Bologna	10/82	29	Consolidation in Bankruptcy—Reorganization of the Multi-Tiered Corporation: <i>Chemical vs. Kheel</i> Revisited/Part 5	1/82	10	ABS Has New Business Accounting Control System	6/82	41
<i>Credit and Collections Brochure</i> , from Rosman Adjustment Corp.	4/82	23	Deep Freeze: Do Words Constitute a Setoff?	2/82	8	Altos Introduces New Family of Microcomputers for Use in Small Businesses	6/82	25
<i>Credit and Collections for Small Business: an Easy-to-Read Guide to Effective Collections</i> , by Donald R. Kitzing	4/82	23	Protection of Secured Creditor's Collateral: Winter's	12/82	12	Going Online with MSA's 'Easy Screen'	5/82	23
<i>Executive Compensation—a Total Pay Perspective</i> , by Bruce R. Ellig	1/82	23	The Letter of Credit: The Bank, The Creditor and The Debtor/Part 1	10/82	8	Monroe Develops Expanded Accounts Receivable Software Program	5/82	23
<i>How to Realize Your Potential</i> , by Sheila Hampshire and Tom Jaap	1/82	23	The Letter of Credit: The Bank, The Creditor and The Debtor/Part 2	11/82	10	New Software Directory for IBM System/34	5/82	23
<i>Letter Perfect—How to Write Business Letters That Work</i> , by Fred Nauchheim	10/82	29	Turnover of Property to Debtor in Possession: Adequate Protection	4/82	8	SBC Announces New Computer for Small- and Medium-Sized Cos.	5/82	24
<i>Making Managerial Planning More Effective</i> , by Louis A. Allen	9/82	27	<b>LETTERS</b>			TI Announces Business System Software for New Small-Business Computers	6/82	25
<i>Profit Planning for Small Business</i> , by Robert N. Hogsett	3/82	27	'Ageing By DSO,' from Douglas H. Harknett	3/82	5	Xerox Offers Information System to Support Business Professionals	5/82	23
<i>Responsibility Accounting and Performance Evaluations</i> , by Elwood L. Miller	9/82	27	'Ageing By DSO II,' from James S. Mays	5/82	5	<b>WORLD TRADE NOTES</b>		
<i>The Challenge to Management Control</i> , by John Storey	1/82	23	'Back from Burnout,' from Donald C. Andrews	7-8/82	5	Countertrade and Barter Transactions	1/82	52
<i>The McGraw-Hill Guide to Writing Effective Business Reports</i> , by Roy W. Poe	4/82	23	'Cash Coverage Calculation,' from Joel H. Nelson with author response from Charles R. Turner	12/82	5	Dangers Facing World Banking	12/82	36
<i>United States Government Internal Revenue Service Field Agents' Income Tax Auditing Manual</i> , distributed by John William Matson II	4/82	23	'Convention Issue,' from C. Wm. Bruder and from Lillian Scott	10/82	5	Export Marketing	3/82	54
Top Ten Bestselling Business Books List	1/82	23	Correction ("Career Credit Management Opportunities: New Challenge for Credit Specialists")	6/82	5	FCIB Prepares for Toronto Bank The Inter-American Development	7-8/82	44
Top Ten Bestselling Business Books List	3/82	19	Correction ("The True Cost of Credit")	7-8/82	5	<b>DEPARTMENTS</b>		
Top Ten Bestselling Business Books List	9/82	27	Corrections ("Discrimination in Business Dealings," and "Bank Factoring Crossroads")	1/82	5	<b>ASSOCIATION NEWS</b>		
Top Ten Bestselling Business Books List	10/82	29	Corrections ("Meet the Presidents" and "Legally Speaking")	11/82	5	Bertsch (James L.) Named 'Credit Executive of the Year'	9/82	47
<b>DISCUSSION CORNER</b>			'Credit and Collections,' from William G. Dearhammer	5/82	5	Boston Affiliate Offers 'Technical Session' at Joint Meeting	10/82	35
Commercial Credit by Formula? 'No Way!' Says Reader	9/82	4	'Creditor's Committee,' from G.L. Gliozzo and from R.J. Young	1/82	5	Boston's Membership Drive, New 'Credit News' and International Credit Group	10/82	35
Credit Congress, Catch 22, and a Formula Search	7-8/82	4	'Credit Management's Role,' from Ena Smalley	4/82	5	Braham (Michael H.) New Hawaii President	11/82	37
Discount, Prompt, and Slow—DC Readers Say Yes	3/82	4	Editor's Note	4/82	5	Bresnahan (James) New President	6/82	38
Do As I Say, Not What I Do!	5/82	4	Editor's Note	5/82	24	NACM-New England	6/82	38
Lessons from a 'Liquid Bankruptcy'	11/82	4	Editor's Note	11/82	5	Brittain (Michael) Succeeds Eck (Norm) in Minneapolis	11/82	37
'Leverage' Pie in the Sky with Soggy Crust	10/82	4	'Export Credit,' from John W. Kiefer	3/82	5	Bruno (Patrick N.) Re-elected N.Y. Affiliate President	6/82	37
Sell a Chapter 11 D.I.P.? Yes? No?	12/82	10	'Forearm Yourself,' from Keith A. Morey	10/82	5	Carolinas Unit, Lowes Companies Inc. Sign NACM Master Contract	9/82	47
Slow Payers on Purpose	4/82	4	'Four Goals and Suggestions,' from Howard A. Forkos	4/82	5	Carson (Frank R.) NACM-Rocky Mountain New President	3/82	49
Today's Dire Need for Alert Management	6/82	4	'Impact of Fluctuating Sales,' from James E. de Reynier and from Joseph W. Crawford	1/82	5	Central Ohio's New EVP (Richard W. Stiles)	1/82	47
Trading Asset Management	1/82	4	'Inflation,' from Kenneth M. Pires	3/82	5	Chesapeake Chapter and TRW Join Forces at 'The All Business Show' Expo 82	9/82	47
1-10-30 Make Sense? DC Readers Say No!	2/82	4	'LIFO Adjustments,' from James E. Kristy	2/82	5	Connecticut Association Holds Annual Joint Meeting	10/82	35
<b>LEGALLY SPEAKING</b>			'More of the Same,' from R.L. Anderson	3/82	5	Connecticut Holds International Group Meeting	11/82	37
Cash Collateral: A Debtor's Safety Net/Part 1	7-8/82	8	'More on the "Positive Side,"' from William G. Dearhammer	1/82	5	Connecticut Local Meetings	3/82	49
Cash Collateral: A Debtor's Safety Net/Part 2	9/82	8	'New Challenges,' from Mary Jo McCarthy	6/82	5	Cowles (Henry B.) New President Memphis Association of Credit Executives Inc.	2/82	37
Consignment of Goods: Is the Day of the Secret Lien Over?/Part 1	5/82	8	'Risks and Profits,' from Stephen H. Budzinski	2/82	5	'Credit Managers Day'	6/82	38
Consignment of Goods: Is the Day of the Secret Lien Over?/Part 2	6/82	8	'Seven Ways,' from Jack Hartfield	9/82	5	Dallas Affiliate Features William H. Bryan at Installation Dinner	4/82	45
			'The Positive Side,' from Ruth M. Klass	9/82	5	Dance		
			'Too Much DSO?,' from K.H. Austin	9/82	5	Destruction of Currency Topic at New England Meeting	1/82	47
			'Warning Signs,' from Henry O. Fudge Jr.	2/82	5	Facts About NACM	5/82	49
			'1-10-30 Make Sense?' from Albert E. Bracuti	7-8/82	5	Former Presidents of North Central Credit & Financial Management Association Meet	2/82	37
			'4C's "Character" Dispute,' from George P. Laine	9/82	5			

# 1982 Credit & Financial Management Index: volume 84

ISSUE PAGE			ISSUE PAGE			ISSUE PAGE		
<b>COLUMNS</b>						<b>MODERNIZING THE OFFICE</b>		
<b>BUSINESS IN PRINT</b>						ABS Has New Business Accounting Control System .....		
<i>A Guideline for Fraud Auditing</i> , by Jack Bologna .....	10/82	29	Consolidation in Bankruptcy—Reorganization of the Multi-Tiered Corporation: <i>Chemical vs. Kheel</i> Revisited/Part 5 .....	1/82	10	Altos Introduces New Family of Microcomputers for Use in Small Businesses .....	6/82	41
<i>Credit and Collections Brochure</i> , from Rosman Adjustment Corp. ....	4/82	23	Deep Freeze: Do Words Constitute a Setoff? .....	2/82	8	Going Online with MSA's 'Easy Screen' .....	5/82	23
<i>Credit and Collections for Small Business: an Easy-to-Read Guide to Effective Collections</i> , by Donald R. Kitzing .....	4/82	23	Protection of Secured Creditor's Collateral: Winter's .....	12/82	12	Monroe Develops Expanded Accounts Receivable Software Program .....	5/82	23
<i>Executive Compensation—a Total Pay Perspective</i> , by Bruce R. Ellig .....	1/82	23	The Letter of Credit: The Bank, The Creditor and The Debtor/Part 1 .....	10/82	8	New Software Directory for IBM System/34 .....	5/82	23
<i>How to Realize Your Potential</i> , by Sheila Hampshire and Tom Jaap .....	1/82	23	The Letter of Credit: The Bank, The Creditor and The Debtor/Part 2 .....	11/82	10	SBC Announces New Computer for Small- and Medium-Sized Cos. ....	5/82	24
<i>Letter Perfect—How to Write Business Letters That Work</i> , by Fred Naheim .....	10/82	29	Turnover of Property to Debtor in Possession: Adequate Protection .....	4/82	8	TI Announces Business System Software for New Small-Business Computers .....	6/82	25
<i>Making Managerial Planning More Effective</i> , by Louis A. Allen .....	9/82	27	<b>LETTERS</b>			Xerox Offers Information System to Support Business Professionals .....	5/82	23
<i>Profit Planning for Small Business</i> , by Robert N. Hogsett .....	3/82	27	'Ageing By DSO,' from Douglas H. Harknett .....	3/82	5	<b>WORLD TRADE NOTES</b>		
<i>Responsibility Accounting and Performance Evaluations</i> , by Elwood L. Miller .....	9/82	27	'Ageing By DSO II,' from James S. Mays .....	5/82	5	Countertrade and Barter .....	1/82	52
<i>The Challenge to Management Control</i> , by John Storey .....	1/82	23	'Back from Burnout,' from Donald C. Andrews .....	7-8/82	5	Dangers Facing World Banking .....	12/82	36
<i>The McGraw-Hill Guide to Writing Effective Business Reports</i> , by Roy W. Poe .....	4/82	23	'Cash Coverage Calculation,' from Joel H. Nelson with author response from Charles R. Turner .....	12/82	5	Export Marketing .....	3/82	54
<i>United States Government Internal Revenue Service Field Agents' Income Tax Auditing Manual</i> , distributed by John William Matson II. ....	4/82	23	'Convention Issue,' from C. Wm. Bruder and from Lillian Scott .....	10/82	5	FCIB Prepares for Toronto Bank The Inter-American Development .....	7-8/82	44
<b>Top Ten Bestselling Business Books List</b> .....	1/82	23	Correction ("Career Credit Management Opportunities: New Challenge for Credit Specialists") .....	6/82	5	<b>DEPARTMENTS</b>		
<b>Top Ten Bestselling Business Books List</b> .....	3/82	19	Correction ("The True Cost of Credit") .....	7-8/82	5	<b>ASSOCIATION NEWS</b>		
<b>Top Ten Bestselling Business Books List</b> .....	9/82	27	Corrections ("Discrimination in Business Dealings," and "Bank Factoring Crossroads") .....	1/82	5	Bertsch (James L.) Named 'Credit Executive of the Year' .....	9/82	47
<b>Top Ten Bestselling Business Books List</b> .....	10/82	29	Corrections ("Meet the Presidents" and "Legally Speaking") .....	11/82	5	Boston Affiliate Offers 'Technical Session' at Joint Meeting .....	10/82	35
<b>DISCUSSION CORNER</b>			'Credit and Collections,' from William G. Dearhammer .....	5/82	5	Boston's Membership Drive, New 'Credit News' and International Credit Group .....	10/82	35
<i>Commercial Credit by Formula? 'No Way!' Says Reader</i> .....	9/82	4	'Creditor's Committee,' from G.L. Gliozzo and from R.J. Young .....	1/82	5	Braham (Michael H.) New Hawaii President .....	11/82	37
<i>Credit Congress, Catch 22, and a Formula Search</i> .....	7-8/82	4	'Credit Management's Role,' from Ena Smalley .....	4/82	5	Bresnahan (James) New President .....	6/82	38
<i>Discount, Prompt, and Slow—DC Readers Say Yes</i> .....	3/82	4	Editor's Note .....	4/82	5	Brittain (Michael) Succeeds Eck (Norm) in Minneapolis .....	11/82	37
<i>Do As I Say, Not What I Do!</i> .....	5/82	4	Editor's Note .....	5/82	24	Bruno (Patrick N.) Re-elected N.Y. Affiliate President .....	6/82	37
<i>Lessons from a 'Liquid Bankruptcy'</i> .....	11/82	4	Editor's Note .....	11/82	5	Carolinas Unit, Lowes Companies Inc. Sign NACM Master Contract .....	9/82	47
<i>'Leverage' Pie in the Sky with Soggy Crust</i> .....	10/82	4	'Export Credit,' from John W. Kiefer .....	3/82	5	Carson (Frank R.) NACM-Rocky Mountain New President .....	3/82	49
<i>Sell a Chapter 11 D.I.P.? Yes? No?</i> .....	12/82	10	'Forearm Yourself,' from Keith A. Morey .....	10/82	5	Central Ohio's New EVP (Richard W. Stiles) .....	1/82	47
<i>Slow Payers on Purpose</i> .....	4/82	4	'Four Goals and Suggestions,' from Howard A. Forkos .....	4/82	5	Chesapeake Chapter and TRW Join Forces at 'The All Business Show' Expo 82 .....	9/82	47
<i>Today's Dire Need for Alert Management</i> .....	6/82	4	'Impact of Fluctuating Sales,' from James E. de Reynier and from Joseph W. Crawford .....	1/82	5	Connecticut Association Holds Annual Joint Meeting .....	10/82	35
<i>Trading Asset Management</i> .....	1/82	4	'Inflation,' from Kenneth M. Pires .....	3/82	5	Connecticut Holds International Group Meeting .....	11/82	37
<i>1-10-30 Make Sense? DC Readers Say No!</i> .....	2/82	4	'LIFO Adjustments,' from James E. Kristy .....	2/82	5	Connecticut Local Meetings .....	3/82	49
<b>LEGALLY SPEAKING</b>			'More of the Same,' from R.L. Anderson .....	3/82	5	Cowles (Henry B.) New President Memphis Association of Credit Executives Inc. ....	2/82	37
<i>Cash Collateral: A Debtor's Safety Net/Part 1</i> .....	7-8/82	8	'More on the "Positive Side,"' from William G. Dearhammer .....	1/82	5	'Credit Managers Day' .....	6/82	38
<i>Cash Collateral: A Debtor's Safety Net/Part 2</i> .....	9/82	8	'New Challenges,' from Mary Jo McCarthy .....	6/82	5	Dallas Affiliate Features William H. Bryan at Installation Dinner .....	4/82	45
<i>Consignment of Goods: Is the Day of the Secret Lien Over?/Part 1</i> .....	5/82	8	'Risks and Profits,' from Stephen H. Budzinski .....	2/82	5	Dance .....	4/82	45
<i>Consignment of Goods: Is the Day of the Secret Lien Over?/Part 2</i> .....	6/82	8	'Seven Ways,' from Jack Hartfield .....	9/82	5	Destruction of Currency Topic at New England Meeting .....	1/82	47
			'The Positive Side,' from Ruth M. Klass .....	9/82	5	Facts About NACM .....	5/82	49
			'Too Much DSO?,' from K.H. Austin .....	9/82	5	Former Presidents of North Central Credit & Financial Management Association Meet .....	2/82	37
			'Warning Signs,' from Henry O. Fudge Jr. ....	2/82	5			
			'1-10-30 Make Sense?' from Albert E. Bracuti .....	7-8/82	5			
			'4C's "Character" Dispute,' from George P. Laine .....	9/82	5			

ISSUE PAGE				ISSUE PAGE				ISSUE PAGE													
Gliozzo (Gene L.) New New Jersey President .....				10/82	35	Tolle (H. Patrick) Heads Kansas City Affiliate .....				6/82	38	On the Legislative Firing Line, by Robert D. Goodwin, NACM Executive Vice President .....				1/82	8				
Hartford, New Haven Hold Joint Association Meeting .....				11/82	38	Update New York Dinner Meeting .....				5/82	50	Robert D. Goodwin, NACM Executive Vice President .....				9/82	10				
Jacobs (Allen J.) Heads National Garage Door Credit Group .....				1/82	47	Uptown Credit Groups Elects Alan Speilman President .....				4/82	45	Robert D. Goodwin, NACM Executive Vice President .....				12/82	8				
Jordan (Beverly) New President North Central Credit Women's Group .....				9/82	47	<b>ASSOCIATION NEWS— CONTINUING EDUCATION</b>				<b>KEEPING INFORMED</b>											
Krisel (Lloyd A.) Leads New York Affiliate Membership Drive .....				11/82	37	Buffalo Affiliate Committee Organizes Education Program, Offers New Handbook .....				10/82	36	In-Bank Training for Credit Officers Grows .....				6/82	10				
LACM NIC Officers Installed .....				12/82	35	Carolinas Spring Seminar Features Bassett .....				5/82	50	More DSO Improvements .....				3/82	10				
Legere (Joseph R.) First Winner in New England's Membership Contest .....				12/82	35	Connecticut Affiliate Education Program .....				10/82	36	New Graph Measures Figures in 'Real' Dollars .....				6/82	10				
MACE's EVP Beverly Badger on TV Panel .....				4/82	45	Connecticut Holds 'Collection Technique' Workshop .....				1/82	48	Overall Pessimism on Economic Conditions .....				6/82	10				
McCune (Connie) New Kansas Affiliate Executive Vice President .....				12/82	35	Connecticut's 65th Spring State Conference .....				9/82	48	Recession Slows Inflation .....				3/82	10				
Miles (Mary R.) President NACM—Chesapeake Chapter/Capitol Region .....				3/82	49	Credit Courses in January, March Sponsored by NACM—Connecticut .....				3/82	50	Transfers of Receivables with Recourse .....				3/82	10				
Minnesota World Trade Week Proclaimed .....				9/82	47	Credit Management Forum Mixes Motivation, Politics .....				1/82	48	<b>NATIONAL NEWS</b>									
NACM-Cincinnati's Annual Banquet .....				6/82	38	'Credit Six Pack' .....				3/82	49					ABCE Campaign .....				1/82	49
NACM-Minneapolis Wins TRW Award .....				5/82	49	Effect of '82 Recession Topic of New York's March Seminar .....				6/82	38	All South Conference Registration .....				9/82	50				
NACM National Seminar Held in Washington, D.C. ....				2/82	37	HACM, CRF Help Create New Associate Program .....				10/82	36	Bagley Teaches Courses in Utah .....				10/82	38				
NACM-New England Annual Meeting .....				6/82	37	HACM Sponsors Courses, Plans Associate Arts Degree .....				3/82	50	Battle, Feldon M. ....				12/82	33				
NACM-New England Features Thomas O'Neill at Meeting .....				5/82	49	Houston's Seminar Geared for New Credit Executives .....				1/82	48	Business Bankruptcy Theme of March 1983 Legislative Conference .....				12/82	33				
NACM of Texas Inc. Names Credit Executive of the Year (Gerald F. Hartmann) .....				6/82	38	Joint Meeting at Credo .....				6/82	38	CRF Revises Compensation of Credit Executives .....				5/82	51				
NACM-Oregon Honors Phyllis Coutts .....				5/82	49	MICP Topic at Credit Club Luncheon .....				1/82	48	CRF Workshop .....				4/82	47				
NACM-Rochester Inc. Elects Hansen (Henry M.) .....				12/82	35	Marginal Accounts Workshop at NACM-Update New York .....				1/82	48	Congressman Hyde Addresses NMCCG Members .....				3/82	51				
NACM-Western Pennsylvania Has New 'Home' .....				5/82	49	Memphis Holds Education Workshop .....				9/82	48	Credit Executives See Break in Clouds .....				12/82	33				
NYIC December Luncheon .....				2/82	37	Michael Brittain Speaks at Seminar .....				9/82	48	Credit Men Honored by National Shoe Manufacturers .....				1/82	49				
New Cincinnati Officers and Directors .....				9/82	48	NACM-Cincinnati and Other Affiliates Hold Carr Workshop .....				5/82	50	Creditors Turn to Telephone .....				3/82	51				
New Credit Group of NACM-Connecticut .....				4/82	45	NACM-New England Participates in Seminar .....				6/82	38	Ease of Filing Bankruptcy Plagues Trade Creditors .....				9/82	49				
New Credit Women's Groups (Chesapeake and Potomac) .....				1/82	47	NACM-Oregon's Pacific Northwest Credit Conference, RMA/CPA/ NACM Dinner Meeting .....				5/82	50	Eastern Credit Conference Held in Atlantic City .....				10/82	38				
New England Affiliate Creates Collection Service Contest .....				12/82	35	NACM-Western Pennsylvania Credo Luncheon, Joint Seminar .....				4/82	45	Eastern Credit Women's Conference .....				10/82	30				
New England Affiliate Forms New Chapter (New Hampshire) .....				12/82	35	NYIC Fall Luncheon Seminars .....				10/82	36	FCIB Hires New Personnel (Kupinsky, Dean S., and Kohut, John) .....				11/82	39				
New England Association Meeting .....				3/82	49	NYIC Luncheon Seminar on 'Legal Instruments,' Other Activities .....				4/82	46	FCIB in Chicago .....				11/82	40				
New Facilities at Kansas Affiliate .....				9/82	47	North Central Affiliate Promotes Many Education Opportunities .....				10/82	36	FCIB 'L/C' Workshop, Chicago International Round Table Conference .....				5/82	51				
New HACM Board .....				9/82	48	North Central Association Sponsors Seminars, Workshop .....				4/82	46	FCIB's 50th International Meeting in London .....				12/82	34				
New Mexico's New President (Gerald L. McFadden) .....				1/82	47	North Central's Minnesota World Trade Conference, Annual Meeting and Credit Women's Group Workshop .....				5/82	50	FCIB's 50th International Round Table Conference in Europe .....				9/82	49				
New Orleans New NIC President (Robert R. Scariano Jr.) .....				1/82	47	One-Day 'Money Management' Seminar Held by Chesapeake Chapter .....				1/82	48	FCIB's International Meeting in Munich .....				6/82	39				
New York Affiliate Presents Laurel Award to Mario M. Cuomo .....				4/82	45	Oregon Sponsors Lein Law Workshop .....				3/82	50	FCIB's International Meeting in Orange, Conn. ....				9/82	50				
New York Paint Group Holds Elections .....				5/82	49	St. Louis Affiliate Offers Courses, Holds Seminar .....				4/82	46	FCIB's Midwest International Conference in September—U.S. Small Business Administration Joins as Co-Sponsor .....				7-8/82	45				
North Central Membership and Credit Women's Meetings .....				2/82	37	Texas Association, CRF Sponsor March Workshop .....				3/82	49	Fellow Award Exam .....				4/82	47				
North Central's First General Membership Meeting .....				11/82	37	Tidewater Offers College-Level Course .....				11/82	38	Four Hundred Attend the 57th APCA Annual Conference .....				2/82	42				
Over 500 Attend Combined Meeting (RMA/CPA/NACM) .....				6/82	37	Wisconsin Conference .....				1/82	48	Graduate School Curriculum .....				2/82	39				
Rosenmeier (Wilfred C.) Honored by LACM .....				4/82	45	1983 Southeast Credit Conference .....				11/82	38	Japan Regains Top Spot in FCIB's International Credit Collection Survey .....				4/82	50				
Ryder (Donald J.) President NACM-Spokane .....				3/82	49	<b>EXECUTIVE MESSAGE</b>				<b>'Managing Commercial Credit'—New NACM Self Study Course .....</b>				10/82	37	Midwest Conference 'Connection' Midwest Credit Women's Conference Set for Oct. 21-23 .....				10/82	38
Schaffner (K. Robert) Hired in Cincinnati .....				11/82	37																
Schnaible (Harvey R.) New President NACM Nebraska-Western Iowa .....				6/82	37	Facing Current Needs, by Leo L. Beem, 1981-1982 NACM President .....				2/82	10	NACM Fraud Prevention Department Reports .....				10/82	37				
Senator Cobb Speaks to Hawaii Group .....				12/82	35	Fraud Prevention Department Revitalized, by Robert D. Goodwin, NACM Executive Vice President .....				3/82	8	'NACM in Washington' .....				3/82	51				
'Sound Receivables' Discussed .....				3/82	49	From the FCIB Executive Desk, by Gerd-Peter E. Lota, FCIB/NACM Executive Vice President .....				5/82	10	NACM Membership Activities for 1982-1983 .....				11/82	39				
Southern California Features Vienna .....				5/82	49											NACM National Construction Group .....				11/82	39
Tampa Credit Women Membership Awards .....				10/82	35									NACM of Kentucky and Edgcomb Metals Sign First Contract .....				1/82	50		
Tarazon (Barbara) Elected President of NACM New Mexico Inc. ....				10/82	35																
Tidewater Area Credit Women's Group .....				5/82	49																
Tidewater's Officers, Directors and Honors .....				1/82	47																

ISSUE PAGE			ISSUE PAGE			ISSUE PAGE		
NACM Supports Prompt Payments Concept .....	4/82	47	GAO Reveals Lenient IRS Collection Practices .....	4/82	35	Gahala, Charles L., How Credit Executives Can Use Letters of Credit Effectively .....	6/82	31
NACM Survey Finds Credit Managers Hanging On .....	6/82	39	Good News on the Interest Front .....	7-8/82	19	Garrison, James S., Jr., and Dohren, David J., A Simple Way to Borrow at Less Than Prime .....	6/82	19
NACM Fraud Computer System is Operational .....	9/82	50	Government Collections .....	1/82	35	Griffin, Norris S., Gloom or Boom for Asset-Based Lenders?: A 1983 Forecast .....	12/82	16
NACM's Publications Department Has New Book on Filing .....	2/82	42	House Moves to Resolve Bankruptcy Crisis .....	10/82	19	Hamann, George F., How to Be an Effective Executive .....	11/82	27
NCWEC Meets .....	1/82	50	Interstate Merging of Financial Institutions: Should Federal Agencies Intervene? .....	3/82	37	Harknett, Douglas H., Ageing by DSO: The Role of Future Datings .....	10/82	24
NYIC Courses Recommended for College Credit .....	5/82	51	Lender's New Outlook on Mobile Homes .....	4/82	35	Harms, Steven A., Michigan's New Construction Lien Act: How it Exemplifies Lien Law 'Growing Pains' .....	11/82	17
National Health Care Manufacturers Credit Group Meets .....	2/82	39	'Prompt Pay' Implementation Begins This Month .....	10/82	19	Hartley, Wesley J., Form 19: The Proper Way to Exchange Commercial Credit Information .....	7-8/82	14
National Leisure Credit Division Meeting .....	12/82	33	Prompt Pay Regulations Finalized .....	11/82	21	Hayes, James L., Management by Involvement .....	4/82	43
National Seed Credit Association Meets .....	12/82	33	Prompt Payment Legislation Signed Into Law .....	7-8/82	19	Hayes, James L., Managing Conflict in the Organization .....	2/82	31
New from CRF .....	6/82	39	Sins of the Past .....	5/82	29	Hayes, James L., Speak Easy .....	10/82	27
New Videotape Available to Tell NACM's Legislative Story 'NACM in Washington' .....	9/82	50	Supreme Court Bars Refiling of Bankruptcy Petition .....	4/82	35	Horton, Thomas R., Accentuate the Positive .....	12/82	31
Pacific Northwest Credit Conference .....	3/82	52	Tightening the Bankruptcy Act .....	2/82	19	Hunter, Robert R., The True Cost of Credit .....	5/82	25
Publication Department Announces Second Edition of <i>Bankruptcy Reform Act Manual</i> .....	9/82	49	<b>FEATURES</b>			Kelly, P. Michael, Managing Corporate Assets for Maximum Benefits .....	9/82	22
Questionnaire Looks to Improved Insurance Coverage for Affiliates .....	10/82	37				Kimes, James D., Credit Management's Vital Role in Business Today .....	1/82	26
Sixty-Fourth North Central Credit Conference .....	10/82	38	<b>AUTHOR/TITLE</b>			Koltz, Charles, Approaching Economics Scientifically .....	9/82	31
Supreme Court Declares Bankruptcy Code Unconstitutional .....	9/82	49				Kuntz, Joseph J., Continuing Education for Credit Executives .....	4/82	17
Switzerland Regains Top Spot in FCIB's 108th International Credit and Collection Survey .....	10/82	37	Abelson, Harold R., Research the Ratios: Primer #1 .....	6/82	35	Lambert, Benjamin V., The Threat to Saving Institutions: How it Endangers the Home Building Industry, the Economy and Our Social Environment .....	11/82	28
Thirty-Third Business Credit Survey .....	11/82	39	Abelson, Harold R., Research the Ratios: Primer #2 .....	7-8/82	43	Lassiter, Phillip B., Receivables: Fresh Capital Source for the 1980's .....	12/82	28
Who But You in '82? .....	1/82	49	Abelson, Harold R., Research the Ratios: Primer #3 .....	9/82	21	Lazere, Monroe R., Mergers, Acquisitions and Asset-Based Lending .....	12/82	19
Who But You in '82? .....	2/82	42	Abelson, Harold R., Research the Ratios: Primer #4 .....	11/82	31	Legge, Allan, Jr., Protecting Your Business from Debtors Who Don't (or Can't) Pay .....	12/82	24
Who But You in '82? .....	3/82	51	Abelson, Harold R., Viewing Credit Sales as an Investment (Part 3): Upgrading the Investment .....	1/82	43	Lota, Gerd-Peter E., International Transportation and Insurance .....	4/82	37
Who But You in '82? .....	4/82	47	Barfield, Thomas J., Construction Industry Payment Terms: Steps to Insure Adequate Funding before Work Begins .....	11/82	13	Manistot, Daniel K., How to Use a Personal Computer .....	5/82	17
1982 Credit Manual Updates Coverage of Commercial Laws .....	3/82	52	Berkowitz, Peggy, Corporate Bill Collectors are Getting More Respect .....	7-8/82	17	Murray, Jill, New Computer Language: How Personal and Small Business Computer Users Can Benefit .....	11/82	25
1982 Credit Manual Updates Coverage of Commercial Laws .....	4/82	50	Bookman, Chuck, Fraud and Subterfuge: How it Burdens the Utilities Industry .....	12/82	21	Nason, Leon, Seven Ways to Turn Your Accounts Receivable into Cash .....	9/82	33
1983 Credit Congress Logo Finalized .....	12/82	33	Byrnes, Thomas A., Interviewing for Productivity .....	4/82	21	O'Neal, Cooke, A Day on Capitol Hill: 11th Washington Legislative Conference .....	5/82	27
400 Attend the 57th APCA Annual Conference .....	2/82	42	Carey, William P., Making Use of the New Legislation: How to Use Tax Benefits Created by the Economic Recovery Tax Act of 1981 .....	3/82	38	Peterson, L.L., The Voice of Business Credit in 1982 .....	2/82	17
<b>NATIONAL NEWS—ABCE NEWS</b>			Clark, Constance J., Credit Congress Speakers .....	3/82	33	Poe, Susannah Grimm, and Scherr, Frederick C., Back from Burnout: Tools for Recovery for Credit Personnel .....	6/82	26
Anardi, Leslie A. ....	11/82	40	Clark, Constance J., Meetings and Awards (Convention Report) .....	7-8/82	30	Putman, Dale C., The Four Goals of Credit Management in a Growing Marketplace .....	2/82	14
Anderson, John C. ....	1/82	50	Clark, Constance J., NACM's International Convention Bridges Borders, Economies, and Professionalism (Convention Report) .....	7-8/82	21	Reilly, Robert F., LIFO Adoption and a Firm's Ability to Meet Indenture Covenant Restrictions .....	9/82	14
Ayers, Hugh R. ....	9/82	52	Clark, Jack J., How to Improve Your Credit and Collections Act .....	3/82	20	Reilly, Thomas Lee, How To Thwart Credit Fraud .....	5/82	37
Butterbaugh, Alan N. ....	11/82	40	Coplin, William P., Political Risk Analysis for Export Credit Management .....	9/82	34	Ross, Steven B., Using Word Processors for Cost-Effective Collections .....	9/82	37
Hallock, George B. ....	3/82	52	Davis, Glenn, Managing Credit and Collections in Today's Economy .....	10/82	15	Schmidt, Richard J., Financial Reporting: Looking to Standardization .....	1/82	20
Harris, Kay Bancroft .....	9/82	52	DeMaagd, Gerald R., Cash Management Duel: How Slow Paying Customers and Alert Creditors Are Battling it Out on Computers .....	5/82	14	Silk, Fred, Money Management .....	10/82	16
Hoffman, Charles H. ....	9/82	52	Dennis, Lucinda and Young, Thomsen J., Ten Things You Must Know About the New Bankruptcy Code .....	10/82	31	Turner, Charles R., The Cash Coverage Calculation .....	10/82	12
Jones, J.C. ....	1/82	50	Durkee, John and Sharlit, Ian, New Tools for Dealing with Problem Debtors .....	3/82	41	Urbancic, Frank R., How To Use an International Accounting Adviser in Export Credit Management .....	1/82	36
Kenyon, Gene ....	9/82	52	Finkel, Sidney R., and Pernisek, Harold P., Loan Work-Outs: Lessons Learned from Single Bank Credits .....	6/82	14			
Martin, Jerry R. ....	3/82	52	Fricka, Kenneth E., How To Establish a Profitable Competitive Order Processing System .....	5/82	32			
Miller, Leola G. ....	9/82	52	Fuller, George D. and Peters, John T., The Science of Stress .....	2/82	20			
Manson, Charles F. ....	9/82	52						
Murphy, Thomas E. ....	11/82	40						
Nelson, Barbara L. ....	9/82	52						
Sutcliffe, Robert J. ....	1/82	50						
Truett, Eugene M. ....	9/82	52						
Watkins, W. LaMarr .....	5/82	51						
Williams, Lawrence .....	9/82	52						
<b>WASHINGTON LINE</b>								
Association Law Handbook, by Jerald A. Jacobs (Book Review) .....	7-8/82	19						
Bankruptcy System Granted Reprieve .....	12/82	9						
CBA Testifies on National Urinary Ceiling .....	12/82	9						
Chamber Chief Economist Warns of Three Risks to Early Economic Recovery .....	5/82	29						
Congressional Action's Letterwriting Guide .....	1/82	35						
Conquering Government Regulations: A Business Guide, by McNeill Stokes (Book Review) .....	5/82	29						
Debating the Merger Wave .....	3/82	37						
Export Trading Companies .....	10/82	20						
Federal Anti-Trust Law Violated .....	5/82	29						
Federal Reserve Board to Withdraw Regulation B Proposals .....	7-8/82	19						



ISSUE PAGE			ISSUE PAGE			ISSUE PAGE		
Vetera, Robert S., Career Credit Management Opportunities: New Challenges for Credit Specialists.....	4/82	12	LIFO Adoption and a Firm's Ability to Meet Indenture Covenant Restriction, by Robert F. Reilly .....	9/82	14	Viewing Credit and Sales as an Investment (Part 3): Upgrading Investment, by Harold R. Abelson .....	1/82	43
Weintraub, Benjamin, Cramming Down a Plan: Help or Hindrance for Creditors?.....	3/82	27	Loan Work-Outs: Lessons Learned from Single Bank Credits, by Sidney R. Finkel and Harold P. Pernisek .....	6/82	14	<b>SIDEBARS</b>		
Wesse, David, America's Economy: The Positive Side .....	7-8/82	10	Making Use of the New Legislation: How to Use Tax Benefits Created by the Economic Recovery Tax Act of 1981, by William P. Carey .....	3/82	38	Banking Superintendent Urges Swift Congressional Action on Assistance for Thrifts .....	11/82	29
<b>TITLE/AUTHOR</b>			Management by Involvement, by James L. Hayes .....	4/82	43	Business Owners Need to Take Advantage of New Tax Benefits .....	9/82	24
A Day on Capitol Hill: 11th Washington Legislative Conference, by Cooke O'Neal .....	5/82	27	Managing Conflict in the Organization, by James L. Hayes.....	2/82	31	Businesses Need Strong Management and Strategic Thinkers to Survive.....	12/82	32
Accentuate the Positive, by Thomas R. Horton .....	12/82	31	Managing Corporate Assets for Maximum Benefits, by P. Michael Kelly .....	9/82	22	Crusade Against Computer Crime.....	5/82	37
Ageing by DSO: The Role of Future Datings, by Douglas H. Harknett .....	10/82	24	Managing Credit and Collections in Today's Economy, by Glenn Davis .....	10/82	15	Experience: the Educator, by Kay Bancroft Harris .....	4/82	20
America's Economy: The Positive Side, by David Wesse .....	7-8/82	10	Meetings and Awards (Convention Report), by Constance J. Clark .....	7-8/82	30	Expiring Balloon Mortgages Signal Future Problems, by Stephen D. Casella .....	11/82	30
Approaching Economics Scientifically, by Charles Koltz .....	9/82	31	ABCE Breakfast .....	7-8/82	32	How Business Credit Grantors Rate Their Banks .....	6/82	18
A Simple Way to Borrow at Less Than Prime, by James S. Garrison Jr. ....	6/82	19	Alumni Association Breakfast and CRF Annual Meeting .....	36	34	How the Job Contributes to Burnout .....	6/82	28
Back from Burnout: Tools for Recovery for Credit Personnel, by Susannah Grimm Poe and Frederick C. Scherr .....	6/82	26	Certificates of Merit .....	33	34	How to Succeed as an Asset-Based Lender .....	12/82	20
Career Credit Management Opportunities: New Challenges for Credit Specialists, by Robert S. Vetera .....	4/82	12	Awards Luncheon .....	38	31	Inflation-Adjusted Reporting .....	1/82	21
Cash Management Duel: How Slow Paying Customers and Alert Creditors are Battling it Out on Computers, by Gerald R. DeMaagd .....	5/82	14	FCIB Program .....	38	31	Job Burnout: How Can Business Help?, by Richard L. Leshner .....	2/82	22
Construction Industry Payment Terms: Steps to Insure Adequate Funding Before Work Begins, by Thomas J. Barfield .....	11/82	13	Membership Awards Luncheon .....	31	19	Meet the First President-Elect, John D. Gardner, ABCE .....	7-8/82	28
Continuing Education for Credit Executives, by Joseph J. Kuntz .....	4/82	17	Mergers, Acquisitions and Asset-Based Lending, by Monroe R. Lazere .....	12/82	19	Meet the New National President, John B. Clune Sr. ....	7-8/82	26
Corporate Bill Collectors are Getting More Respect, by Peggy Berkowitz .....	7-8/82	17	Michigan's New Construction Lien Act: How it Exemplifies Lien Law 'Growing Pains', by Steven A. Harms .....	11/82	17	New Book Takes the Mystery Out of Word Processing .....	9/82	40
Cramming Down a Plan: Help or Hindrance for Creditors?, by Benjamin Weintraub .....	3/82	27	Money Management, by Fred Silk .....	10/82	16	New Methods for Construction Disbursements, by Thomas J. Barfield and Robert L. Wilkinson .....	11/82	14
Credit Congress Speakers, by Constance J. Clark .....	3/82	33	NACM's International Convention Bridges Borders, Economies and Professionalism (Convention Report), by Constance J. Clark .....	7-8/82	21	New RMA Publication Addresses Problem Accounts .....	12/82	25
Credit Management's Vital Role in Business Today, by James D. Kimes .....	1/82	26	New Computer Language: How Personal and Small Business Computer Users Can Benefit, by Jill Murray .....	11/82	25	RMA Guide Aids Credit Analysts in Evaluating Foreign Banks .....	4/82	14
Financial Reporting: Looking to Standardization, by Richard J. Schmidt .....	1/82	20	New Tools for Dealing with Problem Debtors, by John Durkee and Ian Sharlit .....	3/82	41	Structured Claim Settlements: A New Method of Dealing with Catastrophic Liability Losses, by Tobias V. Welo .....	4/82	39
Form 19: The Proper Way to Exchange Commercial Credit Information, by Wesley J. Hartley .....	7-8/82	14	Political Risk Analysis for Export Credit Management, by William P. Coplin .....	9/82	34	Survey Assesses Future and Past of Commercial Lending .....	6/82	22
Fraud and Subterfuge: How it Burdens the Utilities Industry, by Chuck Bookman .....	12/82	21	Protecting Your Business from Debtors Who Don't (or Can't) Pay, by Allan Legge Jr. ....	12/82	24	The Importance of Writing Well.....	4/82	18
Gloom or Boom for Asset-Based Lenders?: A 1983 Forecast, by Norris S. Griffin .....	12/82	16	Receivables: Fresh Capital Source for the 1980's, by Phillip B. Lassiter .....	12/82	28	The Scope of Tax-Leasing Deals .....	3/82	39
How Credit Executives Can Use Letters of Credit Effectively, by Charles L. Gahala .....	6/82	31	Research the Ratios: Primer #1, by Harold R. Abelson .....	6/82	35	Three Ways to Reduce Construction Loan Risks, by Karen C. Hendrick .....	11/82	19
How to Be an Effective Executive, by George F. Hamann .....	11/82	27	Research the Ratios: Primer #2, by Harold R. Abelson .....	7-8/82	43	Toronto is the Place, by Marcel A. Desautels .....	3/82	34
How to Establish a Profitable and Competitive Order Processing System, by Kenneth E. Fricka .....	5/82	32	Research the Ratios: Primer #3, by Harold R. Abelson .....	9/82	21	Using Capital: Gauging the Time Value of Money, by Dale C. Putman .....	1/82	30
How to Improve Your Credit and Collections Act, by Jack J. Clark .....	3/82	20	Research the Ratios: Primer #4, by Harold R. Abelson .....	11/82	31	<b>SPECIAL SECTIONS</b>		
How to Thwart Credit Fraud, by Thomas Lee Reilly .....	5/82	37	Seven Ways to Turn Your Accounts Receivable into Cash, by Leon Nason .....	9/82	33	C&FM 1982 Index: Volume 84 .....	12/82	38
How to Use a Personal Computer, by Daniel K. Mannisto .....	5/82	17	Speak Easy, by James L. Hayes .....	10/82	27	Convention Update .....	4/82	29
How to Use an International Accounting Adviser in Export Credit Management, by Frank R. Urbanic .....	1/82	36	Ten Things You Must Know about the New Bankruptcy Code, by Lucinda Dennis and Thomsen J. Young .....	10/82	31	Convention Update .....	5/82	52
Inflation's Impact on Fixed-Asset Replacement and Proposed Tax Policy, by Paul R. O'Brien .....	1/82	14	The Cash Coverage Calculation, by Charles R. Turner .....	10/82	12	Credit Congress Pullout Guide .....	3/82	29
International Transportation and Insurance, by Gerd-Peter E. Lota .....	4/82	37	The Four Goals of Credit Management in a Growing Marketplace, by Dale C. Putman .....	2/82	14	Industry Day Early Programs .....	4/82	26
Interviewing for Productivity, by Thomas A. Byrnes .....	4/82	21	The Science of Stress, by George D. Fuller and John T. Peters .....	2/82	20	Industry Day Meeting Committees .....	2/82	27
			The Threat to Savings Institutions: How it Endangers the Home Building Industry, the Economy and Our Social Environment, by Benjamin V. Lambert .....	11/82	28	Introduction to Creditel — Host of the 86th Annual Credit Congress, The Fifth International Credit Congress .....	1/82	42
			The True Cost of Credit, by Robert R. Hunter .....	5/82	25	Meet the 1982-1983 Association Presidents .....	9/82	43
			The Voice of Business Credit in 1982, by L.L. Peterson .....	2/82	17	Meet the 1982-1983 Committee Chairmen .....	11/82	33
			Toronto, by Marcel A. Desautels .....	3/82	14	Meet the 1982-1983 Vice Presidents and Directors .....	7-8/82	41
			Using Word Processors for Cost-Effective Collections, by Steven B. Ross .....	9/82	37	NACM Financial Statement for Fiscal Year 1981 .....	4/82	51
						NACM: Meet the National Staff .....	5/82	41
						NACM Nominations Committee .....	4/82	56
						Proposed Amendments to the NACM Bylaws .....	3/82	50
						Proposed Amendments to the NACM Bylaws .....	4/82	44
						U.S. Postal Service Statement of Ownership, Management and Circulation .....	12/82	37